

Broker Disclosure

Our role is to provide you with the best insurance value that combines coverage, service and price. We Also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.”

Companies I Represent

Able Insurance Brokers Ltd. currently hold Personal Lines contracts with following insurance companies:

Aviva Canada	Aviva Traders	Intact Insurance	Pembridge Insurance
Travelers Canada	Gore Mutual	Wawanesa Mutual	Economical Insurance
Chubb	Jevco	Pafco	Facility Association

Compensation

If you choose to purchase through Able Insurance Brokers Ltd, we will be paid a sales commission from the insurance company that provides the product. We may receive a renewal (or service) commission if you keep your policy for years to come. While we are paid commissions by Insurance Companies, the brokerage may receive incentive from insurance companies based on the volume and profitability of insurance company. **For your benefit, we have listed below Automobile insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.**

Aviva Insurance Company of Canada & Affiliated Companies	11%-20%
Chubb Insurance	12.5% - 20%
Economical Insurance	10% - 20%
Gore Mutual Insurance	12.5% - 20%
Intact Insurance Company & Affiliated Companies	5% - 20%
Pembridge Insurance Company & Affiliated Companies	12.5% - 20%
Travelers Insurance	12.5% - 20%
Wawanesa Insurance	12.5% - 20%
Facility Association	\$370 capped commission

This commission percentage is paid annually for both new business and renewals. Should there be an increase in the commission schedule we receive from your insurer, or, any other material change that affects compensation arrangements, we will notify you.

Relationship with the Companies We Represent

No insurance company holds an ownership interest in Able Insurance Brokers Ltd.

Conflict of Interest

We take the potential of a conflict of interest seriously. We will notify you if there is a conflict of interest of which we become aware in regards to recommendations to you.